

Information to identify the case:

Debtor 1	<u>Guiteau Destin</u>	Social Security number or ITIN	xxx-xx-7709
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mona Destin</u>	Social Security number or ITIN	xxx-xx-9810
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-15049-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guiteau Destin

Mona Destin

6/6/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Guiteau Destin
 Mona Destin
 Debtors

Case No. 14-15049-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

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 514918120
 514917287
 514639038
 514639051
 514655588
 514639053
 514747602
 517863711
 516558683
 516558684

+Guiteau Destin, Mona Destin, 2041 Trenton Ave, Whiting, NJ 08759-2213
 +William M.E. Powers, III, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848
 +BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FA, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 Bayview Loan Servicing, LLC, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 +Bayview Loan Servicing, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 Chase, PO Box 24696, Columbus, OH-432240696
 +JCP&L, PO Box 3687, Akron, OH 44309-3687
 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063
 Ocean County Board of Social Services, P.O. Box 547, Toms River, NJ 08754-0547
 +Roselie Vital, 599 East 84th St., Brooklyn, NY 11236-3224
 +U.S. BANK TRUST, N.A., AS TRUSTEE ET.AL., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,
 OKLAHOMA CITY OK 73134-2500
 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134,
 U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
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 514639035
 514850694
 514639036
 514639037
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 514639042
 514679613
 514639043
 514639044
 514639045
 514639046
 514639047
 514639048
 514639050
 514639052
 514639054
 514920560
 514919980
 514830346
 514920563
 514919979

E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2019 00:22:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 08 2019 00:22:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 E-mail/Text: camanagement@mtb.com Jun 08 2019 00:21:52 Bayview Loan Servicing, LLC,
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 EDI: AMEREXPR.COM Jun 08 2019 03:53:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 EDI: BECKLEE.COM Jun 08 2019 03:53:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 EDI: ACCE.COM Jun 08 2019 03:53:00 Asset Acceptance,Llc, PO Box 2036,
 Warren, MI-480902036
 +EDI: WFNNB.COM Jun 08 2019 03:53:00 Chadwicks of Boston, PO Box 182789,
 Columbus, OH 43218-2789
 EDI: CHASE.COM Jun 08 2019 03:53:00 Chase Bank USA NA, PO Box 15298,
 Wilmington, DE-198505298
 +EDI: CITICORP.COM Jun 08 2019 03:53:00 Citibank (South Dakota), N.A.,
 701 East 60th Street, North Sioux Falls,SD 57104-0493
 EDI: CITICORP.COM Jun 08 2019 03:53:00 Citibank NA, PO Box 769006,
 San Antonio, TX-782459006
 +EDI: WFNNB.COM Jun 08 2019 03:53:00 Comenity Bank/Brylnhme, PO box 182789,
 Columbus, OH 43218-2789
 +EDI: TSYS2.COM Jun 08 2019 03:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 +E-mail/Text: bknotice@ercbpo.com Jun 08 2019 00:22:22 Enhanced Recovery Co LLC,
 8014 Bayberry Rd., Jacksonville, FL 32256-7412
 +E-mail/Text: fggbanko@fgny.com Jun 08 2019 00:21:25 Forster, Garbus & Garbus,
 Glen S. Garbus, Esq., 7 Banta Place, Hackensack, NJ 07601-5604
 +EDI: RMSC.COM Jun 08 2019 03:53:00 GE CAPITAL/WALMART, PO Box 965024,
 Orlando, FL 32896-5024
 EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/LOWES, PO Box 965005, Orlando, FL-328965005
 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/MODELLS DC, PO Box 965005,
 Orlando, FL 32896-5005
 +EDI: RESURGENT.COM Jun 08 2019 03:53:00 Healthcare Funding Sltns LLC,
 4340 S Monaco St Unit 2, Denver, CO 80237-3485
 +EDI: IIC9.COM Jun 08 2019 03:53:00 IC SYSTEM INC, PO Box 64378,
 Saint Paul, MN 55164-0378
 EDI: TSYS2.COM Jun 08 2019 03:53:00 MACY'S/DSNB, PO Box 8218, Mason, OH-450408218
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Brylane Home,
 POB 41067, Norfolk VA 23541
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Chadwicks,
 POB 41067, Norfolk, VA 23541
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Metrostyle,
 POB 41067, Norfolk, VA 23541
 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Roamans,
 POB 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514639058 +EDI: WFNNB.COM Jun 08 2019 03:53:00 Roamans Card, PO Box 182789,
Columbus, OH 43218-2789
514639059 +E-mail/Text: bankruptcy@senexco.com Jun 08 2019 00:21:18 Senex Services,
3500 Depauw Blvd. Ste 3050, Indianapolis, IN 46268
514639060 EDI: TDBANKNORTH.COM Jun 08 2019 03:53:00 TD Bank, PO Box 219, Operations Center,
Lewiston, ME-042430219
514865700 EDI: TDBANKNORTH.COM Jun 08 2019 03:53:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
514639061 EDI: CITICORP.COM Jun 08 2019 03:53:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD-571176497
514639062 +EDI: WFNNB.COM Jun 08 2019 03:53:00 WFNNB/ Metro Style, PO Box 182789,
Columbus, OH 43218-2789

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
514639049* +Healthcare Funding Sltms LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
514639055* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
514639056* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
514639057* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
514639063 ##+Zucker Goldberg & Ackerman LLC, 200 Sheffield St., Suite 101, Mountainside, NJ 07092-2315
TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR
LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT
FOR U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST smncina@rascrane.com
Thomas J Palmer on behalf of Debtor Guiteau Destin tpalmeresq@aol.com
Thomas J Palmer on behalf of Joint Debtor Mona Destin tpalmeresq@aol.com
William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
TOTAL: 11